

**Illinois Department of Revenue  
Regulations**

<b>Title 86 Part 106 Section 106.310 Direct Deposit General Information</b>
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**TITLE 86: REVENUE**

**PART 106**

**INTERNET FILING OF ILLINOIS INDIVIDUAL INCOME TAX RETURNS**

**SUBPART C: BALANCE DUE RETURNS AND DIRECT DEPOSIT OF REFUNDS**

**Section 106.310 Direct Deposit General Information**

- a) Qualifying taxpayers may authorize their tax overpayments to be directly deposited into their savings or checking accounts with financial institutions, rather than receive paper refund checks. The authorization must be made when filing the Internet IL-1040 return by providing the appropriate information.
- b) The Department will ordinarily process an authorization for direct deposit, but reserves the right to initiate a paper refund check. The following conditions may cause the Department to not process a direct deposit:
  - 1) Taxpayer owes back taxes, either individual or business (refund offset);
  - 2) Taxpayer has certain State or federal delinquent debt, such as child support, student loans, etc. (refund offset);
  - 3) Estimated tax payments reported on the return do not match the estimated tax payments recorded on the Department's master file;
  - 4) Taxpayer is claiming an unallowable or improperly supported deduction or credit; and
  - 5) An electronic return is accepted with a valid Social Security number that belongs to another taxpayer.
- c) The Department is not responsible for the misapplication of a direct deposit that is caused by error, negligence, or malfeasance on the part of the taxpayer, financial institution, or any of their agents.

(Source: Added at 24 Ill. Reg. 1648, effective January 14, 2000)